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Information Disclosure	Applicant: Walter Lee et al	Examiner: Najarian, Lena
Statement By Applicant	Filing Date: 09/29/2000	Group: 3626

Non-Patent Literature Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
Ln	1	Kim S. Nash, "Bank Enlists Neural Net to Fight Fraud", Computerworld, vol. 25, No. 51, pp. 53, Jan 1992
Ln	2	Anonymous, "Mellon Buys Software to Fight Card Fraud", American Banker, vol. 156, No. 238, pp. 3, Dec. 1991
Ln	3	Karen Gullo, "Neural Nets Versus Card Fraud: Chase's Software Learns to Detect Potential Crime", American Banker, vol. 155, No. 23, pp. 3, Feb. 1990
Ln	4	Marose, Robert A., "A Financial Neural-Network Application", AI Expert, vol. 5, No. 5, May 1990 pp. 50-53
Ln	5	Seidenberg, John P. et al., "Chase Employing Neural Network to Combat Card Fraud", CARD NEWS, vol. 4, No. 22, Nov. 13, 1989
Ln	6	"New Automated Experts' Ready for Lenders", Aba Banking Journal, vol. 84, No. 1, Jan 1992
Ln	7	"Banks Wise Up to the Expertise of Artificial Intelligence Systems", Bank Technology News, Sep. 1992
Ln	8	"Neural Nets Versus Card Fraud: Chase's Software Learns to Detect Potential Crime", American Banker, vol. 155, No. 23, Feb. 2, 1990
Ln	9	Joachim Utans and John Moody, "Selecting Neural Network Architectures via the Prediction Risk: Application to Corporate Bond Rating Prediction", IEEE, 1991
Ln	10	Boris, Larry, "People vs. Machine: A Case for Automated Tracking Systems," Credit World, vol. 80, No. 5, May/Jun. Aug 1992
Ln	11	"Closing Ranks Against Fraud", Bank Systems & Technology, vol. 29, No. 2, Feb 1992."
Ln	12	Punch, Linda, "A Banner Year for the Crooks", Credit Card Management, vol. 4, No. 12, Mar 1992
Ln	13	Rumelhart, D.E., et al., "Learning Representations by Back-Propagating Errors", Nature v 323 pp. 533-536 (1986).

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LN	14	Hecht-Nielsen, R., "Theory of the Backpropagation Neural Network", Neural Networks for Perception, pp. 65-93 (1992)
LN	15	Weigend, A.S., et al., "Generalization by Weight-Elimination with Application to Forecasting", Advances in Neural Information Processing Systems 3, pp. 875-882

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Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. LN 3-26-07
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Sheet 1 of 1

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Patent and Trademark OfficeAttorney's Docket No.
13553-05122Application No.
09/675,992

INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

Applicant

Walter Lee, et al.

Filing Date

September 29, 2000

Group Art Unit

2161 3626

U.S. PATENT DOCUMENTS

Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
	A1						
	A2						
	A3						
	A4						
	A5						
	A6						
	A7						
	A8						
	A9						
	A10						

FOREIGN PATENT DOCUMENTS

		Document Number	Date	Country	Class	Subclass	Translation	
							Yes	No
Ln	B1	4-220758	08/11/92	Japan	G06F	15/18	X	
	B2	4-113220	04/14/92	Japan	G01	3/00	X	
	B3	63-184870	07/30/88	Japan	G06F	15/30	X	
Ln	B4	62-75768	04/07/87	Japan	G06F	15/30	X	
	B5							

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

Ln	C1	Demby, E. <i>Fighting Fraud in Cyberspace Collections and Credit Risk</i> , April 2000, Vol 5, No. 4 pp 67,72.
	C2	Murphy, P. <i>Fighting Internet Card Fraud, Credit Card Management</i> , July 2000, Vol 13, No. 4, pp18-26.
	C3	<i>Vendors Cast Their Neural Nets to Catch Fraud in Online Sales</i> ; Debt Card News, Vol. 4, No. 23, May, 1999.
Ln	C4	International Search Report for PCT/US01/30193 2002 Ln 326-07
	C5	
	C6	

EXAMINER

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